

SUMMER  
**2014**

**Missouri**

**ONLINE RATES:**

Find the most current rates at  
[insurance.mo.gov/  
consumers/seniors](http://insurance.mo.gov/consumers/seniors)

Click on "Medigap (Medicare  
Supplement) insurance."

# Medigap **Rate Guide**

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**DIFP**

**Jay Nixon**  
Governor

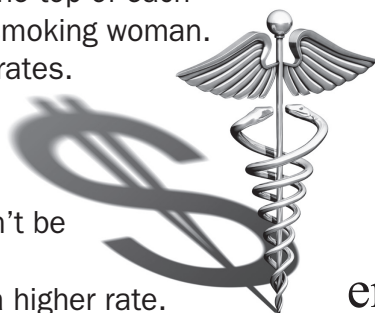
Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director

# What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

## During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

### LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

### CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

**(S) = Select plan:** A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

### (GI) = Guaranteed issue plan:

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

**Underwritten plan:** Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

**(GRP) = Group plan:** You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **July 7, 2014**. Check [insurance.mo.gov](http://insurance.mo.gov) for updates.

**Complaints** made against Medigap companies: See page 18.

# AGE UNDER 65 MEDIGAP RATES

**Rates as of July 7, 2014.**  
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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,495	\$3,227	\$	\$	\$3,498	\$1,133	\$2,023	\$	\$	\$	\$2,534
American Republic Corp Ins. Co.		1,824				2,448	720		1,272	1,584		
American Republic Ins. Co.		1,500				2,136	852					
American Retirement Life Ins. Co.		1,860				2,292		2,039				1,650
Bankers Fidelity Life Ins. Co.		1,650				3,102	708	2,430	1,170			
Blue Cross And Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross And Blue Shield Of KC <b>(S)</b>			1,140	1,572		1,740						1,440
Blue Cross And Blue Shield Of KC <b>(GI)</b>		2,292		3,636								
Blue Cross And Blue Shield Of KC <b>(GI) (S)</b>			1,944	2,328								
Christian Fidelity Life Ins. Co		1,647		2,047								1,257
Colonial Penn Life Ins. Co.		2,028	3,192			3,120	612	2,664	1,080	2,004	3,204	1,740
Combined Ins. Co Of America		1,760				1,975						1,783
Conseco Ins. Co.		2,064				2,738						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		2,240				3,860		2,152				2,610
Family Life Ins. Co.		1,761	2,142	2,638	2,183	2,538		2,128			2,022	1,777
First Health Life & Health Ins. Co.		1,689	2,101			2,532		2,361				1,865
Forethought Life Ins. Co.		1,764		2,424		2,484		2,064				1,800
Gerber Life Ins. Co.		2,052				3,012		2,352				
Globe Life And Accident Ins. Co.		1,254	1,836	2,154		2,262	558					
Government Personnel Mutual Life Ins. Co.		1,860		2,724		2,772		1,932				1,752

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**GRP=group policy.** Usually costs less.

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# AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,356	\$	\$	\$	\$2,712	\$ 732	\$2,844	\$	\$	\$	\$2,040
Heartland National Life Ins. Co.		2,308			3,179	3,390		3,151			2,844	2,484
Humana Ins. Co.		2,496	3,060	3,948		2,552	1,020		1,284	2,436		1,732
Liberty National Life Ins. Co.		1,702	2,510			2,990	638					2,376
Marquette National Life Ins. Co.		1,956			2,664	2,880		3,132				2,928
Marquette National Life Ins. Co. (S)					2,364	2,712		2,436				1,980
Medico Ins. Co.		2,120			2,883	3,088					2,602	2,121
Mutual Of Omaha Ins. Co.		1,647				2,213		1,751				
Old Surety Life Ins. Co.		1,199				1,824						
Oxford Life Ins. Co.		1,647				2,047						1,479
Pekin Life Ins. Co.		1,896				2,856	1,212	2,460				
Physicians Mutual Ins. Co.		2,159				3,042	781	2,259				2,077
Reserve National Ins. Co.		1,824		2,832		2,376	744	2,184				1,884
Standard Life And Accident Ins. Co.		3,480	3,960	4,944	2,520	3,084	432	4,068				1,692
State Farm Mutual Automobile Ins. Co.		1,666		2,396		2,408						
State Mutual Ins. Co.		2,184	2,549	3,082	2,671	3,159	1,242	2,715			2,405	2,211
Sterling Investors Life Ins. Co.		2,000	2,334	2,853	2,473	2,923	1,150	2,512			2,225	2,047
Sterling Life Ins. Co.		2,083	2,578	2,876		2,606		2,281	1,131			1,932
Sterling Life Ins. Co. (S)		1,830	1,983	2,241		1,869		1,509	783			1,321
Stonebridge Life Ins. Co.		1,260				2,124		1,956				1,632
Thrivent Financial For Lutherans		1,616	1,796	2,404	2,367	2,673	813	2,373		1,440	1,953	

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Transamerica Life Ins. Co.		\$1,632	\$2,064	\$2,376	\$2,364	\$2,316	\$	\$2,172	\$2,172	\$1,572	\$1,944	\$1,824
United American Ins. Co.		1,604	2,455	2,956	2,806	3,026	741	2,816				2,363
United Commercial Travelers Of America		1,768	2,141	2,665	2,200	2,541		2,042				1,780
United Healthcare Ins. Co.		1,865				2,600	803	2,062	1,239	1,922		1,822
United Healthcare Ins. Co. <b>(AARP GRP)</b>		1,284	1,944	2,376		2,352			852	1,404		1,812
United National Life Ins. Co. Of America		1,848			2,184	2,796		2,496				1,956
United Teacher Associates Ins. Co		1,592	1,859	2,246	1,949	2,297		2,004				1,608
United World Life Ins. Co.		1,403	1,889	2,340	1,939	2,108		1,854				
USAA Life Ins. Co.		2,632				2,438						1,891
Western Catholic Union		1,701				2,202		1,824				1,595
World Corp Ins. Co.		1,704				2,172	804					

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
American Continental Ins. Co.		\$2,059	\$2,596	\$	\$	\$2,970	\$1,058	\$1,740	\$	\$	\$	\$2,094
American Republic Corp Ins. Co.		1,560				2,100	648		1,020	1,344		
American Republic Ins. Co.		1,356				1,944	780					
American Retirement Life Ins. Co.		1,545				1,904		1,695				1,372
Bankers Fidelity Life Ins. Co.		1,404				2,616	642	2,034	978			
Blue Cross And Blue Shield of KC		1,356		1,824		1,944						1,644
Blue Cross And Blue Shield Of KC <b>(S)</b>			1,140	1,572		1,740						1,440
Blue Cross And Blue Shield Of KC <b>(GI)</b>		2,292		3,636								
Blue Cross And Blue Shield Of KC <b>(GI) (S)</b>			1,944	2,328								
Christian Fidelity Life Ins. Co		1,532		1,804								1,273
Colonial Penn Life Ins. Co.		1,884	2,244			2,700	528	2,124	852	1,572	2,004	1,512
Combined Ins. Co Of America		1,523				1,909						1,636
Conseco Ins. Co.		1,702				2,416						
Continental General Ins. Co.		1,644				2,172		1,944				1,752
Equitable Life & Casualty Ins. Co.		1,890				3,146		1,968				2,215
Family Life Ins. Co.		1,765	2,146	2,480	2,115	2,585		2,153			2,027	1,810
First Health Life & Health Ins. Co.		1,462	1,726			2,044		1,888				1,473
Forethought Life Ins. Co.		1,548		2,124		2,172		1,812				1,572
Gerber Life Ins. Co.		1,728				2,544		1,992				
Globe Life And Accident Ins. Co.		1,188	1,704	2,064		2,202	540					
Government Personnel Mutual Life Ins. Co.		1,644		2,412		2,448		1,740				1,548

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,332	\$	\$	\$	\$2,280	\$ 672	\$2,136	\$	\$	\$	\$1,572
Heartland National Life Ins. Co.		2,007			2,605	2,898		2,648			2,431	2,053
Humana Ins. Co.		2,496	2,592	2,976		2,270	930		1,126	2,004		1,614
Liberty National Life Ins. Co.		1,606	2,332			2,683	535					2,102
Marquette National Life Ins. Co.		1,692			1,980	2,292		2,448				1,896
Marquette National Life Ins. Co. (S)					1,800	2,112		1,944				1,512
Medico Ins. Co.		2,016			2,883	3,088					2,602	2,121
Mutual Of Omaha Ins. Co.		1,379				1,998		1,602				
Old Surety Life Ins. Co.		897				1,704						
Oxford Life Ins. Co.		1,532				1,804						1,273
Pekin Life Ins. Co.		1,824				2,688	1,140	2,316				
Physicians Mutual Ins. Co.		1,848				2,900	747	2,229				1,874
Reserve National Ins. Co.		1,920		2,976		2,508	720	1,956				1,812
Standard Life And Accident Ins. Co.		3,012	3,432	4,284	2,064	3,084	396	2,376				1,476
State Farm Mutual Automobile Ins. Co.		1,490		2,248		2,271						
State Mutual Ins. Co.		1,836	2,146	2,589	2,248	2,690	1,058	2,289			2,026	1,882
Sterling Investors Life Ins. Co.		1,700	1,986	2,398	2,081	2,489	979	2,120			1,873	1,743
Sterling Life Ins. Co.		1,902	2,280	2,390		2,284		2,072	995			1,713
Sterling Life Ins. Co. (S)		1,684	1,811	1,959		1,726		1,542	708			1,244
Stonebridge Life Ins. Co.		1,044				1,764		1,632				1,356
Thrivent Financial For Lutherans		1,518	1,796	2,195	2,195	2,518	760	2,199		1,440	1,807	

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Transamerica Life Ins. Co.		\$1,392	\$1,788	\$2,148	\$1,968	\$2,160	\$	\$1,992	\$ 996	\$1,476	\$1,812	\$1,704
United American Ins. Co.		1,551	2,345	2,744	2,593	2,810	666	2,603				2,171
United Commercial Travelers Of America		1,465	1,709	2,045	1,791	2,120		1,801				1,484
United Healthcare Ins. Co.		1,677				2,402	742	2,062	1,075	1,564		1,565
United Healthcare Ins. Co. <b>(AARP GRP)</b>		1,152	1,716	2,088		2,112			744	1,164		1,560
United National Life Ins. Co. Of America		1,620			1,860	1,860		2,112				1,644
United Teacher Associates Ins. Co		1,392	1,626	1,958	1,704	2,015		1,760				1,410
United World Life Ins. Co.		1,311	1,572	1,854	1,614	1,896		1,650				
USAA Life Ins. Co.		2,162				2,028						1,567
Western Catholic Union		1,443				1,869		1,547				1,353
World Corp Ins. Co.		1,452				1,860	684					

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# AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
American Continental Ins. Co.		\$2,243	\$2,826	\$	\$	\$3,198	\$1,142	\$1,894	\$	\$	\$	\$2,279
American Republic Corp Ins. Co.		1,824				2,448	768		1,188	1,572		
American Republic Ins. Co.		1,404				2,004	804					
American Retirement Life Ins. Co.		1,751				2,158		1,920				1,553
Bankers Fidelity Life Ins. Co.		1,566				2,904	708	2,268	1,092			
Blue Cross And Blue Shield of KC		1,848		2,412		2,604						2,304
Blue Cross And Blue Shield Of KC <b>(S)</b>			1,536	2,160		2,412						2,112
Blue Cross And Blue Shield Of KC <b>(GI)</b>		2,940		4,560								
Blue Cross And Blue Shield Of KC <b>(GI) (S)</b>			2,520	2,964								
Christian Fidelity Life Ins. Co		1,665		2,042								1,464
Colonial Penn Life Ins. Co.		2,244	2,676			3,228	636	2,580	1,044	1,872	2,448	1,908
Combined Ins. Co Of America		1,690				2,120						1,816
Conseco Ins. Co.		1,962				2,619						
Continental General Ins. Co.		1,692				2,304		2,064				1,860
Equitable Life & Casualty Ins. Co.		2,010				3,360		2,396				2,369
Family Life Ins. Co.		1,988	2,420	2,808	2,381	2,882		2,447			2,280	2,017
First Health Life & Health Ins. Co.		1,610	1,941			2,315		2,146				1,683
Forethought Life Ins. Co.		1,680		2,316		2,364		1,968				1,716
Gerber Life Ins. Co.		1,908				2,808		2,184				
Globe Life And Accident Ins. Co.		1,362	2,034	2,556		2,712	630					
Government Personnel Mutual Life Ins. Co.		1,776		2,604		2,652		1,872				1,668

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,596	\$	\$	\$	\$2,760	\$ 768	\$2,580	\$	\$	\$	\$1,908
Heartland National Life Ins. Co.		2,118			2,826	3,104		2,871			2,633	2,231
Humana Ins. Co.		2,868	2,988	3,420		2,487	1,012		1,228	2,316		1,765
Liberty National Life Ins. Co.		1,800	2,700			3,225	691					2,575
Marquette National Life Ins. Co.		1,884			2,292	2,652		2,856				2,244
Marquette National Life Ins. Co. (S)					2,076	2,412		2,244				1,788
Medico Ins. Co.		2,132			3,092	3,299					2,808	2,316
Mutual Of Omaha Ins. Co.		1,465				2,123		1,703				
Old Surety Life Ins. Co.		1,107				1,968						
Oxford Life Ins. Co.		1,665				2,042						1,464
Pekin Life Ins. Co.		1,944				2,952	1,248	2,544				
Physicians Mutual Ins. Co.		2,012				3,190	881	2,483				2,088
Reserve National Ins. Co.		2,184		3,384		2,844	816	2,256				2,064
Standard Life And Accident Ins. Co.		3,348	3,804	4,752	2,280	3,420	432	2,628				1,632
State Farm Mutual Automobile Ins. Co.		1,744		2,630		2,657						
State Mutual Ins. Co.		2,069	2,414	2,923	2,531	2,998	1,179	2,604			2,278	2,100
Sterling Investors Life Ins. Co.		1,916	2,234	2,704	2,343	2,775	1,092	2,409			2,108	1,942
Sterling Life Ins. Co.		2,132	2,617	2,723		2,602		2,369	1,142			1,963
Sterling Life Ins. Co. (S)		1,876	2,030	2,189		1,929		1,726	794			1,395
Stonebridge Life Ins. Co.		1,176				1,992		1,836				1,536
Thrivent Financial For Lutherans		1,672	1,967	2,405	2,405	2,768	833	2,417		1,575	1,986	

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Transamerica Life Ins. Co.		\$1,692	\$2,172	\$2,616	\$2,400	\$2,640	\$	\$2,448	\$1,212	\$1,788	\$2,208	\$2,076
United American Ins. Co.		1,661	2,581	3,120	2,970	2,913	779	2,981				2,503
United Commercial Travelers Of America		1,538	1,796	2,151	1,883	2,208		1,893				1,546
United Healthcare Ins. Co.		1,825				2,719	888	2,366	1,191	1,773		1,852
United Healthcare Ins. Co. <b>(AARP GRP)</b>		1,392	2,064	2,508		2,544			888	1,404		1,884
United National Life Ins. Co. Of America		1,776			2,088	2,676		2,376				1,860
United Teacher Associates Ins. Co		1,514	1,767	2,137	1,853	2,177		1,919				1,521
United World Life Ins. Co.		1,579	1,903	2,235	1,946	2,291		1,995				
USAA Life Ins. Co.		2,338				2,166						1,680
Western Catholic Union		1,569				2,032		1,683				1,471
World Corp Ins. Co.		1,704				2,172	804					

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# AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,468	\$3,108	\$	\$	\$3,452	\$1,236	\$2,084	\$	\$	\$	\$2,512
American Republic Corp Ins. Co.		2,100				2,808	876		1,368	1,812		
American Republic Ins. Co.		1,608				2,304	924					
American Retirement Life Ins. Co.		1,985				2,446		2,177				1,761
Bankers Fidelity Life Ins. Co.		1,776				3,276	798	2,550	1,230			
Blue Cross And Blue Shield of KC		2,376		3,096		3,336						3,036
Blue Cross And Blue Shield Of KC (S)			1,944	2,640		2,964						2,664
Blue Cross And Blue Shield Of KC (GI)		3,504		5,460								
Blue Cross And Blue Shield Of KC (GI) (S)			2,928	3,492								
Christian Fidelity Life Ins. Co		1,785		2,280								1,669
Colonial Penn Life Ins. Co.		2,556	3,060			3,768	732	3,036	1,248	2,196	2,880	2,304
Combined Ins. Co Of America		1,904				2,388						2,045
Conseco Ins. Co.		2,199				2,905						
Continental General Ins. Co.		1,728				2,508		2,268				2,040
Equitable Life & Casualty Ins. Co.		2,252				3,788		2,755				2,668
Family Life Ins. Co.		2,249	2,736	3,183	2,694	3,248		2,728			2,582	2,274
First Health Life & Health Ins. Co.		1,723	2,135			2,567		2,392				1,887
Forethought Life Ins. Co.		1,896		1,616		2,676		2,220				1,944
Gerber Life Ins. Co.		2,040				3,012		2,352				
Globe Life And Accident Ins. Co.		1,464	2,256	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		1,968		2,892		2,940		2,076				1,848

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# AGE 75 MEDIGAP RATES

**Rates as of July 7, 2014.**  
Get updates at [insurance.mo.gov](http://insurance.mo.gov).

Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,776	\$	\$	\$	\$3,084	\$ 840	\$2,880	\$	\$	\$	\$2,124
Heartland National Life Ins. Co.		2,292			3,153	3,425		3,198			2,927	2,507
Humana Ins. Co.		3,276	3,420	3,924		2,719	1,099		1,337	2,640		1,926
Liberty National Life Ins. Co.		1,800	2,707			3,419	805					2,767
Marquette National Life Ins. Co.		1,956			2,568	2,916		3,156				2,532
Marquette National Life Ins. Co. (S)					2,304	2,628		2,460				2,004
Medico Ins. Co.		2,280			3,403	3,613					3,120	2,592
Mutual Of Omaha Ins. Co.		1,659				2,404		1,928				
Old Surety Life Ins. Co.		1,303				2,160						
Oxford Life Ins. Co.		1,785				2,280						1,669
Pekin Life Ins. Co.		2,040				3,204	1,356	2,772				
Physicians Mutual Ins. Co.		2,140				3,592	1,105	2,870				2,413
Reserve National Ins. Co.		2,448		3,792		3,192	924	2,544				2,316
Standard Life And Accident Ins. Co.		3,684	4,200	5,232	2,520	3,768	480	2,892				1,800
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,340	2,732	3,310	2,864	3,378	1,329	2,903			2,578	2,366
Sterling Investors Life Ins. Co.		2,167	2,529	3,063	2,651	3,127	1,231	2,687			2,386	2,190
Sterling Life Ins. Co.		2,280	2,883	2,995		2,860		2,616	1,267			2,175
Sterling Life Ins. Co. (S)		1,990	2,170	2,350		2,070		1,856	855			1,503
Stonebridge Life Ins. Co.		1,368				2,304		2,124				1,776
Thrivent Financial For Lutherans		1,796	2,118	2,593	2,593	2,987	900	2,608		1,695	2,142	

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Transamerica Life Ins. Co.		\$2,100	\$2,652	\$3,144	\$2,916	\$3,168	\$	\$2,904	\$1,452	\$2,160	\$2,652	\$2,496
United American Ins. Co.		1,661	2,581	3,288	3,140	3,364	874	3,150				2,671
United Commercial Travelers Of America		1,729	2,018	2,449	2,115	2,502		2,127				1,751
United Healthcare Ins. Co.		1,932				3,074	1,059	2,700	1,337	2,013		2,159
United Healthcare Ins. Co. <b>(AARP GRP)</b>		1,536	2,268	2,760		3,796			984	1,548		2,076
United National Life Ins. Co. Of America		1,908			2,316	2,952		2,640				2,088
United Teacher Associates Ins. Co		1,712	1,999	2,420	2,096	2,478		2,144				1,734
United World Life Ins. Co.		1,727	2,080	2,439	2,129	2,503		2,178				
USAA Life Ins. Co.		2,462				2,297						1,778
Western Catholic Union		1,775				2,299		1,904				1,665
World Corp Ins. Co.		1,836				2,496	924					

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
American Continental Ins. Co.		\$2,595	\$3,267	\$	\$	\$3,596	\$1,276	\$2,190	\$	\$	\$	\$2,642
American Republic Corp Ins. Co.		2,316				3,120	972		1,512	2,004		
American Republic Ins. Co.		1,788				2,556	1,020					
American Retirement Life Ins. Co.		2,262				2,787		2,481				2,007
Bankers Fidelity Life Ins. Co.		1,908				3,552	864	2,778	1,332			
Blue Cross And Blue Shield of KC		2,868		3,720		4,044						3,744
Blue Cross And Blue Shield Of KC <b>(S)</b>			2,280	3,120		3,504						3,204
Blue Cross And Blue Shield Of KC <b>(GI)</b>		4,080		6,324								
Blue Cross And Blue Shield Of KC <b>(GI) (S)</b>			3,336	3,972								
Christian Fidelity Life Ins. Co		1,825		2,475								1,848
Colonial Penn Life Ins. Co.		2,652	3,192			4,068	792	3,300	1,368	2,388	3,120	2,532
Combined Ins. Co Of America		2,054				2,578						2,208
Conseco Ins. Co.		2,349				3,114						
Continental General Ins. Co.		1,764				2,688		2,448				2,232
Equitable Life & Casualty Ins. Co.		2,391				4,042		3,086				2,850
Family Life Ins. Co.		2,445	2,976	3,460	2,930	3,509		2,952			2,807	2,457
First Health Life & Health Ins. Co.		1,787	2,287			2,779		2,605				2,070
Forethought Life Ins. Co.		2,100		1,892		2,952		2,460				2,136
Gerber Life Ins. Co.		2,160				3,180		2,484				
Globe Life And Accident Ins. Co.		1,506	2,346	3,030		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,148		3,156		3,204		2,268				2,016

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,920	\$	\$	\$	\$3,348	\$ 924	\$3,132	\$	\$	\$	\$2,304
Heartland National Life Ins. Co.		2,388			3,409	3,680		3,453			3,155	2,736
Humana Ins. Co.		3,612	3,768	4,320		2,900	1,167		1,422	2,916		2,052
Liberty National Life Ins. Co.		1,800	2,707			3,575	896					2,930
Marquette National Life Ins. Co.		1,956			2,784	3,072		3,336				2,736
Marquette National Life Ins. Co. (S)					2,472	2,748		2,580				2,418
Medico Ins. Co.		2,383			3,670	3,883					3,375	2,827
Mutual Of Omaha Ins. Co.		1,901				2,754		2,209				
Old Surety Life Ins. Co.		1,466				2,325						
Oxford Life Ins. Co.		1,825				2,475						1,848
Pekin Life Ins. Co.		2,088				3,420	1,440	2,964				
Physicians Mutual Ins. Co.		2,236				3,968	1,303	3,227				2,713
Reserve National Ins. Co.		2,652		4,116		3,468	996	2,784				2,508
Standard Life And Accident Ins. Co.		4,428	5,040	6,288	3,024	4,536	576	3,480				2,160
State Farm Mutual Automobile Ins. Co.		1,927		2,907		2,936						
State Mutual Ins. Co.		2,545	2,972	3,600	3,115	3,649	1,435	3,139			2,805	2,555
Sterling Investors Life Ins. Co.		2,355	2,750	3,330	2,883	3,380	1,329	2,904			2,594	2,336
Sterling Life Ins. Co.		2,406	3,190	3,316		3,166		2,914	1,422			2,437
Sterling Life Ins. Co. (S)		2,070	2,286	2,502		2,204		1,984	917			1,612
Stonebridge Life Ins. Co.		1,488				2,520		2,328				1,944
Thrivent Financial For Lutherans		1,903	2,247	2,752	2,752	3,170	955	2,766		1,796	2,274	

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## AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Transamerica Life Ins. Co.		\$2,652	\$3,348	\$3,984	\$3,684	\$4,008	\$	\$3,684	\$1,836	\$2,724	\$3,360	\$3,156
United American Ins. Co.		1,661	2,581	3,415	3,266	3,494	962	3,278				2,805
United Commercial Travelers Of America		1,890	2,206	2,678	2,314	2,718		2,326				1,903
United Healthcare Ins. Co.		1,959				3,384	1,229	2,992	1,477	2,230		2,429
United Healthcare Ins. Co. <b>(AARP GRP)</b>		1,668	2,484	3,012		3,048			1,068	1,692		2,268
United National Life Ins. Co. Of America		1,980			2,508	3,168		2,844				2,268
United Teacher Associates Ins. Co		1,862	2,174	2,632	2,279	2,676		2,332				1,873
United World Life Ins. Co.		1,819	2,185	2,566	2,235	2,637		2,291				
USAA Life Ins. Co.		2,566				2,385						1,849
Western Catholic Union		2,009				2,601		2,154				1,883
World Corp Ins. Co.		2,160				2,760	1,020					

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# Missouri Medigap issuers: Complaint index for 2011-13

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

## What complaint index means

**100 score:** Insurer gets **average** number of complaints.

**Below 100:** Insurer gets **fewer complaints** than average.

**Above 100:** Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	163	4	1.5%	800-264-4000
American Republic Corp Insurance Co.	0	0	1.0%	800-247-2190
American Republic Insurance Co.	25	1	2.4%	800-247-2190
American Retirement Life Insurance Co.	NA	NA	NA	866-459-4272
Bankers Fidelity Life Insurance Co.	100	2	1.2%	866-458-7500
Blue Cross & Blue Shield Of Kansas City	41	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	88	3	2.0%	866-641-9999 option 4
Colonial Penn Life Insurance Co.	127	2	0.9%	800-800-2254
Combined Insurance Company of America	0	0	0.5%	800-544-5531
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Continental General Insurance Co.	295	1	0.2%	866-459-4272 option 4
Equitable Life & Casualty Insurance Co.	119	3	1.5%	800-352-5170
Family Life Insurance Co.	433	1	0.1%	800-877-7703
First Health Life & Health Insurance Co.	NA	NA	NA	800-711-3576
Forethought Life Insurance Co.	0	0	0.0%	877-492-5870
Gerber Life Insurance Co.	215	2	0.6%	855-258-2580
Globe Life and Accident Insurance Co.	304	1	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.2%	866-800-5566
Healthy Alliance Life Insurance Co.	82	20	14.5%	800-652-6387
Heartland National Life Insurance Co.	62	1	1.0%	877-431-7371
Humana Insurance Co.	662	9	0.8%	866-205-0000



## Missouri Medigap issuers: Complaint index for 2011-13 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512
Marquette National Life Insurance Co.	128	1	0.5%	800-934-8203
Medico Insurance Co.	272	9	2.0%	800-228-6080
Mutual Of Omaha Insurance Co.	81	10	7.4%	800-228-9999
Old Surety Life Insurance Co.	0	0	1.1%	800-272-5466
Oxford Life Insurance Co.	0	0	0.1%	877-469-3073 option 4
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	193	2	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 7, 1, 2, 2
Standard Life and Accident Insurance Co.	146	1	0.4%	888-350-1488
State Farm Mutual Automobile Insurance Co.	36	1	1.7%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	0	0	0.1%	800-321-0102
Sterling Life Insurance Co.	254	3	0.7%	800-489-7506
Stonebridge Life Insurance Co.	226	1	0.3%	888-272-9272 option 2
Thrivent Financial For Lutherans	0	0	0.5%	800-847-4836
Transamerica Life Insurance Co.	126	2	1.0%	800-247-1771
United American Insurance Co.	165	2	0.7%	800-331-2512
United Commercial Travelers of America	571	1	0.1%	800-848-0123
United Healthcare Insurance Co. (individual & AARP group)	44	17	23.2%	800-272-2146
United National Life Insurance Company of America	637	1	0.1%	847-803-5252
United Teacher Associates Insurance Co.	0	0	0.2%	866-459-4272
United World Life Insurance Co.	0	0	0.8%	800-228-9999
USAA Life Insurance Co.	0	0	0.4%	800-515-8687
Western Catholic Union	NA	NA	NA	855-406-9083
World Corp Insurance Co.	516	5	0.6%	800-786-7557



### **Contact CLAIM for free Medicare answers**

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: [missouricclaim.org](http://missouricclaim.org)

#### **This free Medicare counseling program will answer questions about:**

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's  
Insurance  
Consumer  
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

**difp.mo.gov** or **800-726-7390**



Department of Insurance,  
Financial Institutions &  
Professional Registration

**REVISED JULY 2014**